

A SYSTEM AND METHOD FOR REAL-TIME PRICING WITH VOLUME DISCOUNTING

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Robert A. Foster

RELATED PATENTS

The present application is related to the commonly owned U.S. Patent No. 6,052,672 entitled "DATA PROCESSING SYSTEM FOR COMPLEX PRICING AND TRANSACTIONAL ANALYSIS," which is hereby incorporated by reference herein in its entirety.

RELATED APPLICATIONS

The present application is related to the co-pending and commonly owned U.S. Patent application Serial No. 09/183,335 entitled "DATA PROCESSING SYSTEM FOR PRICING, COSTING AND BILLING OF FINANCIAL TRANSACTIONS," which is hereby incorporated by reference herein in its entirety.

COMPUTER PROGRAM LISTING APPENDIX

The computer program listing appendix attached hereto consists of two (2) identical compact disks, copy 1 and copy 2, each containing a listing of the software code for embodiments of components of this invention. Each compact disk contains the following files (date and time of creation, size in bytes, filename):

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 02/01/01 09:33a <DIR> ..
 01/31/01 03:31p <DIR> M-9381 US
Directory of D:\M-9381 US
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 01/31/01 03:24p <DIR> CIS
 01/31/01 03:27p <DIR> COR
 01/31/01 03:27p <DIR> LIB

| | | | |
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| | 01/29/01 10:39a | 146,211 SCIS196_CBL.TXT |
| | 01/29/01 10:39a | 124,426 SCIS199_CBL.TXT |
| | 01/29/01 10:39a | 169,468 SCIS701_CBL.TXT |
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| | 01/29/01 10:40a | 134,605 SCIS704_CBL.TXT |
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| 15 | 01/29/01 10:55a | 349 SCIS705_CPY.TXT |
| | 01/29/01 10:40a | 124,457 SCIS706_CBL.TXT |
| | 01/29/01 10:40a | 91,408 SCIS707_CBL.TXT |
| | 01/29/01 10:55a | 349 SCIS707_CPY.TXT |
| | 01/29/01 10:40a | 125,202 SCIS708_CBL.TXT |
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| | 01/29/01 10:39a | 38,679 ICOR012_CBL.TXT |
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| | 01/29/01 10:39a | 40,805 ICOR013_CBL.TXT |
| 25 | 01/29/01 10:52a | 24,879 ICOR013_CPY.TXT |
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| | 01/29/01 10:53a | 39,006 ICOR055_CPY.TXT |
| | 01/29/01 10:39a | 70,700 ICOR056_CBL.TXT |
| | 01/29/01 10:53a | 50,684 ICOR056_CPY.TXT |
| 25 | 01/29/01 10:39a | 49,283 ICOR057_CBL.TXT |
| | 01/29/01 10:53a | 32,345 ICOR057_CPY.TXT |
| | 01/29/01 10:39a | 67,585 ICOR058_CBL.TXT |
| | 01/29/01 10:53a | 48,403 ICOR058_CPY.TXT |
| | 01/29/01 10:39a | 68,072 ICOR059_CBL.TXT |
| 30 | 01/29/01 10:53a | 47,277 ICOR059_CPY.TXT |
| | 01/29/01 12:41p | 79,984 LCOR001_CBL.TXT |
| | 01/29/01 10:46a | 323 LCOR001_CPY.TXT |
| | 01/29/01 12:35p | 27,847 LCOR002_CBL.TXT |

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|----|-----------------|------------------------|
| | 01/29/01 12:36p | 29,319 LCOR003_CBL.TXT |
| | 01/29/01 12:36p | 33,886 LCOR004_CBL.TXT |
| | 01/29/01 12:36p | 28,433 LCOR005_CBL.TXT |
| | 01/29/01 01:35p | 26,328 LCOR006_CBL.TXT |
| 5 | 01/29/01 12:36p | 23,979 LCOR007_CBL.TXT |
| | 01/29/01 12:42p | 27,505 LCOR010_CBL.TXT |
| | 01/29/01 04:30p | 57,676 RCOR000m.TXT |
| | 01/29/01 04:30p | 53,152 RCOR001m.TXT |
| | 01/29/01 04:34p | 57,916 RCOR002m.TXT |
| 10 | 01/29/01 04:34p | 53,337 RCOR007m.TXT |
| | 01/29/01 04:30p | 92,054 RCOR011m.TXT |
| | 01/29/01 04:30p | 86,881 RCOR012m.TXT |
| | 01/29/01 04:30p | 86,596 RCOR013m.TXT |
| | 01/29/01 04:30p | 82,400 RCOR016m.TXT |
| 15 | 01/29/01 04:30p | 83,438 RCOR017m.TXT |
| | 01/29/01 04:30p | 59,213 RCOR018m.TXT |
| | 01/29/01 04:30p | 100,528 RCOR019m.TXT |
| | 01/29/01 04:30p | 84,268 RCOR020m.TXT |
| | 01/29/01 04:30p | 81,747 RCOR021m.TXT |
| 20 | 01/29/01 04:30p | 81,903 RCOR023m.TXT |
| | 01/29/01 04:35p | 98,146 RCOR025m.TXT |
| | 01/29/01 04:30p | 81,155 RCOR028m.TXT |
| | 01/29/01 04:30p | 46,097 RCOR033m.TXT |
| | 01/29/01 04:35p | 91,065 RCOR050m.TXT |
| 25 | 01/29/01 04:35p | 87,584 RCOR051m.TXT |
| | 01/29/01 04:35p | 80,488 RCOR052m.TXT |
| | 01/29/01 04:35p | 96,711 RCOR053m.TXT |
| | 01/29/01 04:35p | 81,410 RCOR054m.TXT |
| | 01/29/01 04:35p | 92,375 RCOR055m.TXT |
| 30 | 01/29/01 04:35p | 102,448 RCOR056m.TXT |
| | 01/29/01 04:35p | 81,376 RCOR057m.TXT |
| | 01/29/01 04:35p | 104,131 RCOR058m.TXT |
| | 01/29/01 04:35p | 104,784 RCOR059m.TXT |

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| | 01/29/01 12:42p | 93,661 SCOR000_CBL.TXT |
| | 01/29/01 10:57a | 348 SCOR000_CPY.TXT |
| | 01/29/01 12:36p | 86,049 SCOR001_CBL.TXT |
| | 01/29/01 10:57a | 348 SCOR001_CPY.TXT |
| 5 | 01/29/01 10:40a | 53,682 SCOR007_CBL.TXT |
| | 01/29/01 10:40a | 124,142 SCOR011_CBL.TXT |
| | 01/29/01 10:57a | 349 SCOR011_CPY.TXT |
| | 01/29/01 10:40a | 87,161 SCOR012_CBL.TXT |
| | 01/29/01 10:57a | 343 SCOR012_CPY.TXT |
| 10 | 01/29/01 10:40a | 123,301 SCOR013_CBL.TXT |
| | 01/29/01 10:57a | 674 SCOR013_CPY.TXT |
| | 01/29/01 10:40a | 81,407 SCOR016_CBL.TXT |
| | 01/29/01 10:57a | 349 SCOR016_CPY.TXT |
| | 01/29/01 10:40a | 80,331 SCOR017_CBL.TXT |
| 15 | 01/29/01 10:57a | 349 SCOR017_CPY.TXT |
| | 01/29/01 12:36p | 96,171 SCOR018_CBL.TXT |
| | 01/29/01 10:41a | 154,792 SCOR019_CBL.TXT |
| | 01/29/01 10:57a | 346 SCOR019_CPY.TXT |
| | 01/29/01 10:41a | 81,191 SCOR020_CBL.TXT |
| 20 | 01/29/01 10:57a | 346 SCOR020_CPY.TXT |
| | 01/29/01 10:41a | 76,854 SCOR021_CBL.TXT |
| | 01/29/01 10:57a | 346 SCOR021_CPY.TXT |
| | 01/29/01 10:41a | 62,279 SCOR022_CBL.TXT |
| | 01/29/01 10:41a | 82,063 SCOR023_CBL.TXT |
| 25 | 01/29/01 10:57a | 340 SCOR023_CPY.TXT |
| | 01/29/01 12:36p | 49,752 SCOR024_CBL.TXT |
| | 01/29/01 10:57a | 348 SCOR024_CPY.TXT |
| | 01/29/01 10:41a | 126,300 SCOR025_CBL.TXT |
| | 01/29/01 10:41a | 75,975 SCOR028_CBL.TXT |
| 30 | 01/29/01 10:58a | 349 SCOR028_CPY.TXT |
| | 01/29/01 10:41a | 47,512 SCOR029_CBL.TXT |
| | 01/29/01 12:36p | 47,734 SCOR033_CBL.TXT |
| | 01/29/01 10:41a | 120,091 SCOR050_CBL.TXT |

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| | 01/29/01 10:41a | 118,238 SCOR051_CBL.TXT |
| | 01/29/01 10:41a | 194,847 SCOR052_CBL.TXT |
| | 01/29/01 10:41a | 249,802 SCOR053_CBL.TXT |
| | 01/29/01 10:41a | 113,857 SCOR054_CBL.TXT |
| 5 | 01/29/01 10:41a | 122,912 SCOR055_CBL.TXT |
| | 01/29/01 10:41a | 144,769 SCOR056_CBL.TXT |
| | 01/29/01 10:41a | 145,415 SCOR057_CBL.TXT |
| | 01/29/01 10:41a | 154,295 SCOR058_CBL.TXT |
| | 01/29/01 10:41a | 128,384 SCOR059_CBL.TXT |
| 10 | 01/29/01 10:41a | 18,359 SCOR099_CBL.TXT |
| | Directory of D:\M-9381 US\LIB | |
| | 01/31/01 03:27p | <DIR> |
| | 01/31/01 03:31p | <DIR> .. |
| | 02/13/96 12:46p | 514 CPY001_CPY.TXT |
| 15 | 11/23/00 04:59p | 270 Cpy000_CPY.TXT |
| | 01/29/01 04:51p | 3,444 Cpy002_CPY.TXT |
| | 01/29/01 04:51p | 5,685 Cpy003_CPY.TXT |
| | 09/30/98 04:02p | 4,059 Cpy004_CPY.TXT |
| | 09/30/98 03:43p | 4,799 Cpy005_CPY.TXT |
| 20 | 10/06/00 02:21p | 10,347 Libcdecb_CPY.TXT |
| | 01/12/01 04:05p | 16,444 cpyinv_CPY.TXT |
| | 01/12/01 04:05p | 786,094 libmsgcb_CPY.TXT |
| | 01/12/01 04:05p | 61,640 libreccb_CPY.TXT |
| | 01/12/01 04:05p | 54,510 libwstcb_CPY.TXT |
| 25 | Directory of D:\M-9381 US\LXN | |
| | 01/31/01 03:27p | <DIR> . |
| | 01/31/01 03:31p | <DIR> .. |
| | 01/29/01 10:37a | 46,085 LX0A463_CBL.TXT |
| | 01/29/01 10:37a | 150,845 LX1A305_CBL.TXT |
| 30 | 01/29/01 10:37a | 150,845 LX1A309_CBL.TXT |
| | 01/29/01 10:37a | 127,563 LX1E029_CBL.TXT |
| | 01/29/01 10:37a | 127,917 LX1E401_CBL.TXT |
| | 01/29/01 10:37a | 138,405 LX1E404_CBL.TXT |

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| | 01/29/01 10:37a | 56,995 LX1E405_CBL.TXT |
| | 01/29/01 10:37a | 137,114 LX1E406_CBL.TXT |
| | 01/29/01 10:37a | 24,698 LX1E407_CBL.TXT |
| | 01/29/01 10:37a | 269,840 LX1E411_CBL.TXT |
| 5 | 01/29/01 10:37a | 33,630 LX1E440_CBL.TXT |
| | 01/29/01 10:37a | 48,859 LX1E441_CBL.TXT |
| | 01/29/01 10:38a | 36,024 LX1E442_CBL.TXT |
| | 01/29/01 10:38a | 36,868 LX1E443_CBL.TXT |
| | 01/29/01 10:38a | 23,375 LX1E444_CBL.TXT |
| 10 | 01/29/01 10:38a | 165,404 LX1E445_CBL.TXT |
| | 01/29/01 10:38a | 35,602 LX1E463_CBL.TXT |
| | 01/29/01 10:38a | 45,930 LX1R404_CBL.TXT |
| | 01/29/01 10:38a | 23,260 LX1R409_CBL.TXT |
| | 01/29/01 10:38a | 43,432 LX1R445_CBL.TXT |
| 15 | 01/29/01 10:38a | 21,443 LX2A305_CBL.TXT |
| | 01/29/01 10:38a | 21,443 LX2A309_CBL.TXT |
| | 01/29/01 10:38a | 81,672 LX2E029_CBL.TXT |
| | 01/29/01 10:38a | 81,527 LX2E401_CBL.TXT |
| | 01/29/01 10:38a | 97,096 LX2E404_CBL.TXT |
| 20 | 01/29/01 10:38a | 38,786 LX2E405_CBL.TXT |
| | 01/29/01 10:38a | 89,480 LX2E406_CBL.TXT |
| | 01/29/01 10:38a | 24,608 LX2E407_CBL.TXT |
| | 01/29/01 10:38a | 165,091 LX2E411_CBL.TXT |
| | 01/29/01 10:38a | 24,187 LX2E440_CBL.TXT |
| 25 | 01/29/01 10:38a | 73,667 LX2E441_CBL.TXT |
| | 01/29/01 10:38a | 27,125 LX2E442_CBL.TXT |
| | 01/29/01 10:38a | 26,856 LX2E443_CBL.TXT |
| | 01/29/01 10:38a | 20,100 LX2E444_CBL.TXT |
| | 01/29/01 10:38a | 110,268 LX2E445_CBL.TXT |
| 30 | 01/29/01 10:38a | 26,421 LX2E463_CBL.TXT |
| | 01/29/01 10:38a | 22,323 LX3A305_CBL.TXT |
| | 01/29/01 10:38a | 22,323 LX3A309_CBL.TXT |
| | 01/29/01 10:38a | 29,944 LX4A305_CBL.TXT |

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| 01/29/01 10:38a | 29,944 LX4A309_CBL.TXT |
| 01/29/01 10:38a | 19,684 LX5A305_CBL.TXT |
| 01/29/01 10:38a | 19,684 LX5A309_CBL.TXT |

Directory of D:\M-9381 US\MFS

| | | |
|----|-----------------|------------------------|
| 5 | 01/31/01 03:28p | <DIR> |
| | 01/31/01 03:31p | <DIR> .. |
| | 01/29/01 10:41a | 222 ZABEND1_CBL.TXT |
| | 01/29/01 10:41a | 6,631 ZCALLSV_CBL.TXT |
| | 01/29/01 10:41a | 1,077 ZCBLERR_CBL.TXT |
| 10 | 01/29/01 10:41a | 4,857 ZCONNECT_CBL.TXT |
| | 01/29/01 10:41a | 5,291 ZCRERPT_CBL.TXT |
| | 01/29/01 10:41a | 276 ZDEBUG1_CBL.TXT |
| | 01/29/01 10:41a | 393 ZDEBUG2_CBL.TXT |
| | 01/29/01 10:41a | 1,728 ZDISCON_CBL.TXT |
| 15 | 01/29/01 10:41a | 1,041 ZGETTXT_CBL.TXT |
| | 01/29/01 10:41a | 6,932 ZINIINP_CBL.TXT |
| | 01/29/01 10:41a | 891 ZINTJUL_CBL.TXT |
| | 01/29/01 10:41a | 2,153 ZINTTME_CBL.TXT |
| | 01/29/01 10:41a | 829 ZJULDAY_CBL.TXT |
| 20 | 01/29/01 10:41a | 624 ZJULDYN_CBL.TXT |
| | 01/29/01 10:41a | 1,479 ZJULSTM_CBL.TXT |
| | 01/29/01 10:41a | 1,562 ZJULTME_CBL.TXT |
| | 01/29/01 10:41a | 5,953 ZLEVENT_CBL.TXT |
| | 01/29/01 10:41a | 698 ZOLE001_CBL.TXT |
| 25 | 01/29/01 10:41a | 1,691 ZOLE002_CBL.TXT |
| | 01/29/01 10:41a | 696 ZOLE100_CBL.TXT |
| | 01/29/01 10:41a | 696 ZOLE101_CBL.TXT |
| | 01/29/01 10:41a | 696 ZOLE102_CBL.TXT |
| | 01/29/01 10:41a | 696 ZOLE103_CBL.TXT |
| 30 | 01/29/01 10:41a | 696 ZOLE104_CBL.TXT |
| | 01/29/01 10:41a | 696 ZOLE105_CBL.TXT |
| | 01/29/01 10:41a | 696 ZOLE106_CBL.TXT |
| | 01/29/01 10:41a | 696 ZOLE107_CBL.TXT |

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| | 01/29/01 10:41a | 696 ZOLE108_CBL.TXT |
| | 01/29/01 10:41a | 696 ZOLE109_CBL.TXT |
| | 01/29/01 10:41a | 133,143 ZPREPRC_CBL.TXT |
| | 01/29/01 10:41a | 1,772 ZSQLERR_CBL.TXT |
| 5 | 01/29/01 10:41a | 1,198 ZTIME01_CBL.TXT |
| | 01/29/01 10:41a | 1,769 ZTJULDY_CBL.TXT |
| | 01/29/01 10:41a | 2,111 ZTMFTRN_CBL.TXT |
| | 01/29/01 10:41a | 1,090 ZTRG001_CBL.TXT |
| | 01/29/01 10:41a | 492 ZTRG002_CBL.TXT |
| 10 | Directory of D:\M-9381 US\MSC | |
| | 01/31/01 03:30p | <DIR> . |
| | 01/31/01 03:31p | <DIR> .. |
| | 01/29/01 12:25p | 53,642 BMSC201_CBL.TXT |
| | 01/29/01 12:25p | 130,025 BMSC230_CBL.TXT |
| 15 | 01/29/01 10:59a | 977 BMSC230_CPY.TXT |
| | 01/29/01 12:25p | 133,301 BMSC262_CBL.TXT |
| | 01/29/01 10:59a | 982 BMSC262_CPY.TXT |
| | 01/29/01 01:35p | 113,486 BMSC263_CBL.TXT |
| | 01/29/01 10:59a | 330 BMSC263_CPY.TXT |
| 20 | 01/29/01 12:25p | 154,552 BMSC267_CBL.TXT |
| | 01/29/01 10:59a | 1,308 BMSC267_CPY.TXT |
| | 01/29/01 12:25p | 134,918 BMSC275_CBL.TXT |
| | 01/29/01 10:59a | 977 BMSC275_CPY.TXT |
| | 01/29/01 12:26p | 153,076 BMSC276_CBL.TXT |
| 25 | 01/29/01 10:59a | 1,305 BMSC276_CPY.TXT |
| | 01/29/01 12:26p | 106,890 BMSC300_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC300_CPY.TXT |
| | 01/29/01 12:26p | 104,861 BMSC301_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC301_CPY.TXT |
| 30 | 01/29/01 12:37p | 171,201 BMSC350_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC350_CPY.TXT |
| | 01/29/01 12:26p | 128,125 BMSC351_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC351_CPY.TXT |

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| | 01/29/01 12:26p | 132,623 BMSC352_CBL.TXT |
| | 01/29/01 11:00a | 979 BMSC352_CPY.TXT |
| | 01/29/01 12:26p | 375,914 BMSC359_CBL.TXT |
| | 01/29/01 11:00a | 2,271 BMSC359_CPY.TXT |
| 5 | 01/29/01 12:43p | 171,267 BMSC360_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC360_CPY.TXT |
| | 01/29/01 12:43p | 143,913 BMSC370_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC370_CPY.TXT |
| | 01/29/01 12:27p | 130,614 BMSC373_CBL.TXT |
| 10 | 01/29/01 11:00a | 330 BMSC373_CPY.TXT |
| | 01/29/01 12:27p | 109,484 BMSC375_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC375_CPY.TXT |
| | 01/29/01 12:27p | 109,876 BMSC376_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC376_CPY.TXT |
| 15 | 01/29/01 12:27p | 131,522 BMSC382_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC382_CPY.TXT |
| | 01/29/01 12:27p | 134,514 BMSC383_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC383_CPY.TXT |
| | 01/29/01 12:27p | 124,580 BMSC385_CBL.TXT |
| 20 | 01/29/01 11:00a | 1,300 BMSC385_CPY.TXT |
| | 01/29/01 12:27p | 124,591 BMSC394_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC394_CPY.TXT |
| | 01/29/01 12:15p | 130,966 BMSC398_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC398_CPY.TXT |
| 25 | 01/29/01 12:44p | 124,467 BMSC518_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC518_CPY.TXT |
| | 01/29/01 12:44p | 111,287 BMSC592_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC592_CPY.TXT |
| | 01/29/01 12:44p | 193,976 BMSC602_CBL.TXT |
| 30 | 01/29/01 11:00a | 1,302 BMSC602_CPY.TXT |
| | 01/29/01 12:44p | 130,254 BMSC603_CBL.TXT |
| | 01/29/01 11:00a | 330 BMSC603_CPY.TXT |
| | 01/29/01 12:14p | 138,846 BMSC604_CBL.TXT |

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|----|-----------------|-------------------------|
| | 01/29/01 11:01a | 330 BMSC604_CPY.TXT |
| | 01/29/01 12:28p | 117,263 BMSC605_CBL.TXT |
| | 01/29/01 11:01a | 330 BMSC605_CPY.TXT |
| | 01/29/01 12:27p | 328,668 BMSC606_CBL.TXT |
| 5 | 01/29/01 11:01a | 330 BMSC606_CPY.TXT |
| | 01/29/01 12:15p | 101,418 BMSC607_CBL.TXT |
| | 01/29/01 11:01a | 330 BMSC607_CPY.TXT |
| | 01/29/01 10:39a | 73,803 IMSC301_CBL.TXT |
| | 01/29/01 10:53a | 46,777 IMSC301_CPY.TXT |
| 10 | 01/29/01 10:39a | 23,449 IMSC302_CBL.TXT |
| | 01/29/01 10:53a | 8,159 IMSC302_CPY.TXT |
| | 01/29/01 10:39a | 30,221 IMSC303_CBL.TXT |
| | 01/29/01 10:53a | 14,128 IMSC303_CPY.TXT |
| | 01/29/01 10:39a | 62,937 IMSC304_CBL.TXT |
| 15 | 01/29/01 10:53a | 40,417 IMSC304_CPY.TXT |
| | 01/29/01 10:39a | 35,204 IMSC305_CBL.TXT |
| | 01/29/01 10:53a | 18,042 IMSC305_CPY.TXT |
| | 01/29/01 10:39a | 42,240 IMSC306_CBL.TXT |
| | 01/29/01 10:53a | 27,845 IMSC306_CPY.TXT |
| 20 | 01/29/01 10:39a | 54,964 IMSC308_CBL.TXT |
| | 01/29/01 10:53a | 36,148 IMSC308_CPY.TXT |
| | 01/29/01 10:39a | 61,996 IMSC310_CBL.TXT |
| | 01/29/01 10:53a | 40,517 IMSC310_CPY.TXT |
| | 01/29/01 04:44p | 359,347 LMSC305_CBL.TXT |
| 25 | 01/29/01 04:44p | 359,429 LMSC309_CBL.TXT |
| | 01/29/01 04:52p | 210,026 LMSC350_CBL.TXT |
| | 01/29/01 12:46p | 114,054 LMSC351_CBL.TXT |
| | 01/29/01 10:47a | 2,610 LMSC351_CPY.TXT |
| | 01/29/01 01:37p | 101,195 LMSC360_CBL.TXT |
| 30 | 01/29/01 12:37p | 168,284 LMSC600_CBL.TXT |
| | 01/29/01 04:44p | 23,909 LMSC602_CBL.TXT |
| | 01/29/01 12:37p | 28,016 LMSC603_CBL.TXT |
| | 01/29/01 12:38p | 33,163 LMSC604_CBL.TXT |

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| | 01/29/01 12:38p | 22,464 LMSC605_CBL.TXT |
| | 01/29/01 12:38p | 21,301 LMSC606_CBL.TXT |
| | 01/29/01 12:38p | 144,338 LMSC607_CBL.TXT |
| | 01/29/01 04:44p | 111,911 RMSC301m.TXT |
| 5 | 01/29/01 04:44p | 47,627 RMSC302m.TXT |
| | 01/29/01 04:44p | 65,115 RMSC303m.TXT |
| | 01/29/01 04:44p | 88,736 RMSC304m.TXT |
| | 01/29/01 04:35p | 59,224 RMSC305m.TXT |
| | 01/29/01 04:44p | 68,814 RMSC306m.TXT |
| 10 | 01/29/01 04:44p | 97,072 RMSC308m.TXT |
| | 01/29/01 12:38p | 223,681 SMSC301_CBL.TXT |
| | 01/29/01 10:58a | 675 SMSC301_CPY.TXT |
| | 01/29/01 12:38p | 89,057 SMSC302_CBL.TXT |
| | 01/29/01 10:58a | 675 SMSC302_CPY.TXT |
| 15 | 01/29/01 04:44p | 129,411 SMSC303_CBL.TXT |
| | 01/29/01 12:38p | 250,088 SMSC304_CBL.TXT |
| | 01/29/01 10:59a | 672 SMSC304_CPY.TXT |
| | 01/29/01 04:44p | 57,109 SMSC305_CBL.TXT |
| | 01/29/01 12:38p | 197,292 SMSC306_CBL.TXT |
| 20 | 01/29/01 12:38p | 284,622 SMSC308_CBL.TXT |
| | 01/29/01 10:59a | 1,641 SMSC308_CPY.TXT |
| | 01/29/01 04:44p | 57,109 SMSC309_CBL.TXT |
| | 01/29/01 12:38p | 147,371 SMSC310_CBL.TXT |
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2024 RELEASE UNDER E.O. 14176

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The contents of the compact disk are a part of the present disclosure, and are incorporated by reference herein in their entireties.

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25 copyright rights whatsoever.

BACKGROUND

Field

The present invention relates generally to pricing systems and, in particular, to a
30 system and method of real-time pricing.

Description of the Related Art

Many products and services are commodities that are sold in very competitive markets. New competition can also come, for example, from product and service improvements, new products, new services, lower prices, new technology, the use of the Internet, mergers, and acquisitions. Pricing is often a major factor in a customer's

5 decision as to what product or service to purchase or use. In many markets, the capability to manage pricing strategies better than the competition can be the competitive advantage that is needed to succeed in the competitive market.

Many different pricing strategies have been developed by companies to gain a competitive advantage over the competition. One such strategy employed by companies
10 is "volume discounting." Companies provide volume discounts to influence consumers to purchase its products and services. Volume discounting affords the benefits of a large number or quantity of purchases, typically within a set period of time (e.g., a billing cycle). A consumer benefits from his or her prior purchases in that all the purchases in a billing cycle are considered in applying the volume discount.

15 Because the total volume of products or services purchased by a consumer is not known until the end of a billing cycle, the volume discount, and as a result, the actual price of the product or service as it applies to the consumer, cannot be determined until the end of a billing cycle. Thus, even though pricing may be a major or deciding factor in a consumer's decision, currently, the benefit afforded by volume discounting is
20 determined at the end of a billing cycle. At the time the consumer considers making a product or service purchase, the consumer is provided a price that fails to account for volume discounting and, as a result, is likely higher than the price the consumer might end up paying.

Thus, the consumer is likely to base his or her purchasing decision on an incorrect
25 price, such as, by way of example, a unit price (e.g., a price that does not take into consideration volume discounting). A company can benefit greatly by being able to provide a price that is closer to the actual price the consumer is likely to pay after accounting for the volume discounts, especially if it is a lower price. Therefore, what is needed is an infrastructure that enables a company to manage its pricing strategies and to
30 provide a price that is more indicative of the price the consumer will ultimately pay.

SUMMARY

The present disclosure is directed to a system and corresponding methods that facilitate the calculation of a real-time price for a transaction during a billing cycle that accounts for volume discounts resulting from transactions that occurred previously during 5 the billing cycle. A data processing system maintains a record of the transactions that occur during a billing cycle. The data processing system then calculates a real-time price quote for the transaction by applying volume discounts resulting from the transactions that previously occurred during the billing cycle.

For purposes of summarizing the invention, certain aspects, advantages, and novel 10 features of the invention have been described herein. It is to be understood that not necessarily all such advantages may be achieved in accordance with any one particular embodiment of the invention. Thus, the invention may be embodied or carried out in a manner that achieves or optimizes one advantage or group of advantages as taught herein without necessarily achieving other advantages as may be taught or suggested herein.

15 In one embodiment, a method for pricing transactions in real-time includes: receiving a request for a real-time price quote for a transaction from a first account, the request being received at a first instance in time during a billing cycle; determining a first production service, the first production service being a component of the transaction; determining a count of first production service instances representing the first production 20 service in the received transaction; determining a billable entity for the transaction, the billable entity comprising one or more related accounts, wherein the related accounts includes the first account; determining a total of the first production service instances purchased by the related accounts during the billing cycle up to the first instance in time, the total including the count of the first production service instances in the received 25 transaction; determining a price applicable to the total of the first production service instances based on a pricing method; and apportioning the price to the received transaction based on the count of the first production service instance in the received transaction.

In another embodiment, a method for real-time pricing includes: receiving a 30 request for a real-time price quote for a transaction, the request being received at a first instance in time during a billing cycle, wherein the transaction comprises a number of first production service instances, each first production service instance representing a first production service; determining a total count of production service instances

consumed during the billing cycle up to the first instance in time based on a pricing relationship; determining a billing service appropriate for the first production service; calculating a price for the first production service from a price table based on a first attribute for the billing service and the total count of production service instances

5 consumed; and apportioning the price to the received transaction based on the number of first production service instances in the transaction.

In still another embodiment, a computer-readable storage medium has stored thereon computer instructions that, when executed by a computer, cause the computer to: receive a request for a real-time price quote for a transaction, the request being received
10 at a first instance in time during a billing cycle, wherein the transaction comprises a number of first production service instances, each instance representing a first production service; determine a total count of production service instances consumed during the billing cycle up to the first instance in time based on a pricing relationship; determine a billing service appropriate for the first production service; calculate a price for the first
15 production service from a price table based on a first attribute for the billing service and the total count of production service instances consumed; and apportion the price to the received transaction based on the number of first production service instances in the transaction.

These and other embodiments of the present invention will also become readily
20 apparent to those skilled in the art from the following detailed description of the embodiments having reference to the attached figures, the invention not being limited to any particular embodiment(s) disclosed.

BRIEF DESCRIPTION OF THE DRAWINGS

25 Figure 1 illustrates a flow chart of an exemplary method for calculating a real-time price with volume discounting.

Figure 2 illustrates a flow chart of an exemplary method for calculating a variance to a real-time price with volume discounting.

30 DETAILED DESCRIPTION

According to this invention, certain limitations imposed by conventional pricing systems have been overcome.

A data processing system and corresponding methods, according to an embodiment of the present invention, facilitates a real-time pricing of a transaction with volume discounting. "Transaction" here generally refers to a product or service that is offered by a provider (e.g., manufacturer, retailer, wholesaler, distributor, service provider, etc.) for consumption by one or more consumers. In one embodiment, the provider may be the operator of the data processing system. In another embodiment, the provider may purchase the services offered by the data processing system as disclosed herein from the operator or administrator of the data processing system (e.g., the provider of the transaction is different from the provider of the data processing system services).

5 In one embodiment, the data processing system receives during a billing cycle a request for a real-time price quote for a transaction from, for example, an account. The account may be a consumer of the transaction. The billing cycle specifies a time duration (e.g., day, week, month, quarter, year), at the end of which the account is billed for the transactions consumed or purchased during the billing cycle.

10 The data processing system analyzes the transaction to determine the transaction's various components. The transaction provider may define the components of the transaction. The conversion of the transaction into its components allows the transaction provider to determine the cost of the transaction, in component parts, which in turn, enable the transaction provider to determine an appropriate price for the transaction. A suitable database system for implementing the transaction analysis in accordance with the present invention is described in U.S. Pat. No. 6,052,672, entitled "DATA PROCESSING SYSTEM FOR COMPLEX PRICING AND TRANSACTIONAL ANALYSIS," which is hereby incorporated by reference in its entirety. However, other database systems can be used to implement a data processing system using the principles described herein.

15 In one embodiment, the data processing system calculates a real-time price for the transaction during a billing cycle as if it was the end of the billing cycle. The data processing system breaks down the transaction into its component parts. The component parts are then priced by applying a volume discount applicable to each component to determine a real-time price for each component. The data processing system then totals the real-time price of the components to determine the real-time price of the transaction.

20 The volume discount for a component may result from pricing relationships between parties (e.g., relationships between a number of components, accounts, customers, etc.) and the prior purchases of the component during the billing cycle up to

this time by the parties in the pricing relationship. The data processing system applies the volume discount applicable to a component to determine the price of the component. Thus, the data processing system applies all the relationship pricing and volume discounting known during the billing cycle up to the time when it received the request for 5 quote to determine the real-time price of the transaction.

In another embodiment, the data processing system calculates a variance to the real-time transaction price. At the end of the billing cycle, the data processing system calculates a price for each transaction purchased during the billing cycle. In one embodiment, the data processing system calculates a price for the transaction by 10 determining a price for each component of a transaction in the manner outlined above. This price is then compared to the real-time price quoted during the billing cycle (e.g., at the time the request for real-time price quote is received). If there is a variance or difference between the two prices, the data processing system may make or report adjustments as necessary. For example, there may have been subsequent purchases of a 15 component of the transaction after the time of providing the real-time price quote. The subsequent purchases of the component may result in a larger volume discount, which, in turn, causes a variance in price (e.g., results in a lower price for the transaction).

Even though this invention is suitable to providing real-time pricing of various products and services in many industries (e.g., financial services, internet services, 20 telecommunication services, etc.), the invention will be further disclosed in the context of the data processing system providing real-time pricing with volume discounting of financial products offered by a financial services company (FSC), such as, retail bank, wholesale bank, corporate bank, and investment bank.

Embodiments of the present invention are understood by referring to Figures 1-2 25 of the drawings. Throughout the drawings, components that correspond to components shown in previous figures are indicated using the same reference numbers.

The detailed description that follows is presented in terms of processes and symbolic representations of operations performed by conventional computers.

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Transaction Overview

A transaction instance (e.g., financial transaction instance) takes place when a FSC provides a financial service and when a client or consumer purchases or consumes

the financial service. For example, an FSC may provide one or more financial services that are bundled together and offered to clients as financial transactions. Examples of financial transactions are checking accounts, cash management accounts, mortgages, funds transfers, safe deposit boxes, and the like.

5 In one embodiment, an FSC can use the data processing system to provide a real-time pricing of one or more financial transactions. Each financial transaction is defined in the data processing system in its component parts called production services. Thus, a financial transaction is related to the production services that map to or make up the financial transaction. The production services defining a particular financial transaction
10 are the individual actions that the FSC performs or that the FSC wishes to account for in performing or processing the financial transaction. Production services for a financial transaction may include, by way of example, debit from an account, credit to an account, over draft approval, and computer connection. Production services are akin to a bill of materials for a manufacturer in that each transaction can be defined by the production
15 services that are required to build or provide that transaction.

For clarity, the language of U.S. Pat. No. 6,052,672 is used herein. In particular, to distinguish an actual occurrence of a financial transaction performed by an FSC from a representation of the financial transaction in the data processing system, the actual occurrence of the financial transaction will be referred to as a financial transaction
20 instance. Similarly, a production service instance is the representation of an actual occurrence of a specific production service performed by the FSC.

A production service is further defined in the data processing system in its component parts called billing or billable services. Billing services and billable service are used interchangeably herein. The billable services are related to activities having a
25 cost or price, enabling the FSC to determine the cost of providing the financial transaction and the fees or prices the FSC is going to derive, earn, or charge the consumer (e.g., account) of the transaction. In one embodiment, the billable services are what appear on an accounting statement sent to the consumer. Thus, the consumer is informed of the transactions consumed, the related production services consumed, the related billable
30 services consumed, and the price charged for each of the billable services.

A billable service may be mapped to one or more price tables in the data processing system. The cost and/or price associated with a billable service is recorded in a price table. The price table includes pricing rules for the associated billable service.

The data processing system maintains records for one or more billable entities. "Billable entity" here generally refers to a grouping of accounts for the purpose of applying volume discounting. Volume discounting may span the activity of the accounts within the billable entity. An account may be thought of as the consumer of the transaction. For example, a customer may actually be many companies or related companies that may be transacting with the FSC on one or more accounts. The billable entity is a composition of the accounts without regard to who the customers are, or whether one customer is involved or more than one customers are involved. Thus, volume discounting may span the activity of the accounts within a particular billable entity without regard to who the actual customers are or the number of customers involved in the billable entity.

In one embodiment, the data processing system provides for relationship pricing in conjunction with volume discounting. A pricing relationship may exist between a number of billable services, accounts, customers, and the like. For relationship pricing, the billable services, accounts, or customers in a relationship are factored in calculating a real-time price for a transaction. Relationship pricing in conjunction with volume discounting is an application of the volume discount based on the activities of the elements (i.e., billable services, accounts, customers) in a particular pricing relationship.

For example, as explained above, a group of accounts may be grouped together in a billable entity, creating a pricing relationship for the purposes of applying a volume discount. In another example, a group of billable services may be grouped together, creating a pricing relationship for the purposes of applying a volume discount. The volume discount is determined from the activity of the billable services within the group across all accounts in a particular billing entity. In still another example, a pricing relationship can exist for a group of accounts (e.g., not a complete billing entity) for a particular billable service. The volume discount is determined from the activity of the particular billing service across the group of accounts.

Billable services, pricing of billable services, pricing relationships, and relationship pricing is further described in U.S. Pat. No. 6,052,672. Pricing methods, including volume discounting is further described in the co-pending and commonly owned U.S. Pat. application Serial No. 09/183/335 entitled "DATA PROCESSING SYSTEM FOR PRICING, COSTING AND BILLING OF FINANCIAL TRANSACTIONS."

Method for Calculating a Real-Time Price with Volume Discounting

In one embodiment, the data processing system facilitates the calculation of a real-time price for a financial transaction with volume discounting at any time in a billing cycle. The data processing system contains data and program logic to receive a request to provide a real-time price quote for a financial transaction and calculates a real-time price that includes applicable volume discounts. The data processing system calculates the real-time price for the financial transaction irrespective of point in time within a particular billing cycle. The volume discounting is determined from pricing relationships provided by the data processing system.

Figure 1 illustrates a flow chart of an exemplary method 100 for calculating a real-time price of a financial transaction with volume discounting. Beginning at a start step 102, an FSC creates and defines the financial transactions and the mapping rules for the transactions, including the production services and the billing services, as maintained in the data processing system. The FSC also creates and defines the billing entities, accounts, pricing relationships, etc. maintained in the data processing system.

For example, the FSC defines a “wire transfer” as one financial transaction. The wire transfer is mapped to include three production services: “debit from account,” “credit to account,” and “overdraft protection.” Each of the production services is mapped to a respective billable service, and each billable service is respectively mapped to a price table. The FSC may create a billing entity to include four accounts: “Account A,” “Account B,” “Account C,” and “Account D.” Accounts A and B belong to Company ABC, and Accounts C and D belong to Company XYZ. The FSC sets a monthly billing cycle for the billing entity.

Furthermore, the FSC may agree to and create a pricing relationship for Accounts A, B, and C for the overdraft protection service. The pricing relationship entitles Accounts A, B, and C to the following volume discounting for the overdraft protection service:

| | | |
|----|--------------------|-------------|
| | Quantity 1 to 20 | \$4.00/each |
| 30 | Quantity 21 to 50 | \$3.00/each |
| | Quantity 51 to 100 | \$2.00/each |
| | Quantity 100+ | \$1.00/each |

Thus, if the combined volume of overdraft protections used or purchased by the group of accounts in the pricing relationship (Accounts A, B, and C) exceed twenty, all the volume of overdraft protections purchased is priced at \$3.00 each. Likewise, if the combined volume of overdraft protections purchased by the group of accounts in the pricing relationship exceed fifty or one hundred, all the volume of overdraft protections purchased is priced at \$2.00 each or \$1.00 each, respectively. Otherwise, the first twenty overdraft protections are priced at \$4.00 each.

At step 104, the FSC receives a request for a real-time price quote for a financial transaction from a customer. Typically, the customer establishes one or more accounts with the FSC, and specifies a particular account in requesting the real-time quote for the financial transaction. In particular, the financial transaction data and the request for the real-time price quote is input into, and received by the data processing system.

Continuing the wire transfer example, Company ABC, using Account A, may request a real-time price quote for a wire transfer. The request may have been submitted during a billing cycle, for example, the tenth day of the month.

At step 106, the data processing system performs transaction analysis on the financial transaction to determine the associated production services. In the above example, the data processing system determines that the wire transfer maps to, and is associated with the debit from account, credit to account, and overdraft protection production services.

At step 108, the data processing system determines if there is a production service to process or if it has processed all the production services. If there is a production service to process, the data processing system identifies the production service and determines the appropriate billable services associated with the identified production service at step 110. A production service may map to one or more billable services. Continuing the above example, the data processing system may start by processing the overdraft protection production service (step 108). The data processing system then determines that the overdraft protection service maps to a single billable service (step 110).

At step 112, the data processing system determines if there is a billable service to process. If all the billable services for the production service have been processed, the data processing system returns to step 108 to process the next production service. If there is a billable service to process, the data processing system identifies the billable service

and determines the billing entity (i.e., billable entity) for the billable service at step 114. Continuing the above example, the data processing system determines that for the overdraft protection service, it has to process the associated billable service (step 112) and that the billing entity includes Accounts A, B, C, and D (step 114).

5 At step 116, the data processing system determines if there is a pricing relationship established for the billable service. Continuing the above example, the data processing system determines that a pricing relationship exists between Accounts A, B, and C for the overdraft protection service. Thus, for the billable service associated with the overdraft protection service requested by Account A, an applicable pricing
10 relationship exists.

At step 118, the data processing system determines the total count of the billable service consumed or purchased by the accounts in the pricing relationship. The data processing system maintains a record of the number of the number of billable service instances purchased by the accounts in the pricing relationship. Continuing the above
15 example, the data processing system determines the number of billable service instances purchased by Accounts A, B, and C up to this point (i.e., tenth day) in the current billing cycle. For example, in this current billing cycle, a total of fifty overdraft protections may have been purchased (none by Account A, twenty by Account B, and thirty by Account C). Thus, the current overdraft protection would be the fifty-first purchased in the current
20 billing cycle.

At step 120, the data processing system calculates a price for the billable service from an associated price table based on the total number of billable service instances. The data processing system applies any applicable volume discount resulting from the billable service instances purchased by the accounts in the pricing relationship.
25 Continuing the above example, the data processing system determines from the price table for the billable service associated with the overdraft protection service that the fifty-first overdraft protection instance purchased results in all the overdraft protection instances purchased by the group of accounts in the pricing relationship to be priced at \$2.00 each. Thus, fifty-one overdraft protection instances is priced at a total price of
30 \$102.00.

At step 122, the data processing system apportions the portion of the total price for the billable service instances to the current billable service being processed. Continuing the above example, the data processing system apportions a price of \$2.00

(1/51 of the total price of \$102.00) to the current billable service associated with the overdraft protection. Thus, the current billable service associated with the overdraft protection is priced at \$2.00. Thus, Account A benefits from the billable service instances purchased by Accounts B and C. Company ABC (Account A) receives a 5 volume discount as a result of purchases made by Company XYZ (Account C). The data processing system then returns to step 112 to continue processing the next billable service associated with the overdraft protection service.

The data processing system processes the other production services (i.e., debit from account and credit to account) associated with the financial transaction (i.e., wire transfer) in the manner described above. If, at step 108, all the production services for the 10 financial transaction have been processed, the data processing system calculates the real-time price quote for the requested financial transaction at step 124. The financial transaction price is determined by summing the prices of the associated billable services. The data processing system provides the real-time price quote and ends at step 126.

15 Those of ordinary skill in the art will appreciate that, for this and other methods disclosed herein, the functions performed in the exemplary flow charts may be implemented in differing order. Furthermore, steps outlined in the flow charts are only exemplary, and some of the steps may be optional, combined into fewer steps, or expanded into additional steps without detracting from the essence of the invention.

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Method for Calculating a Variance to a Real-Time Price

In one embodiment, the data processing system recalculates the price for the financial transactions and the associated billable services at the end of the billing cycle to account for and accommodate changes that occurred during a billing cycle. The 25 recalculation may result in a variance to the real-time price quoted and charged for a financial transaction to an account during the billing cycle. A variance to the price may result from reasons such as, by way of example, a change to a billing entity resulting in a change in applicable price table(s), a change to an allocation of an account to different departments or market segments resulting in a change in applicable price table(s), a new 30 price becoming effective during a billing cycle, a change in a pricing relationship, additional financial transactions purchased during a billing cycle, and the like. The data processing system may report the variances between the real-time price and the end-of-billing cycle price to the FSC, for example, as either discounts or adjustments.

Figure 2 illustrates a flow chart of an exemplary method 200 for calculating a variance to a real-time price with volume discounting. Beginning at a start step 202, the data processing system identifies the financial transactions that occurred during the prior billing cycle. The data processing system may perform a transaction analysis for each 5 financial transaction and determine the associated production services and billable services.

At step 204, the data processing system performs an end-of-billing cycle pricing for each billable service instance that occurred during the just ended billing cycle. In particular, the data processing system, for each billable service instance, determines the 10 account that purchased the billable service instance. The data processing system identifies any applicable pricing relationships for the account. For example, there may have been a change in the pricing relationship. Continuing the above wire transfer example, the pricing relationship may have been changed during the billing cycle to include Account D, and Account D may have purchased forty overdraft protections 15 during the billing cycle.

The data processing system determines an end-of-billing cycle count of the total number of billable service instances purchased by the accounts during the recently ended billing cycle. Continuing the above wire transfer example, between the tenth day of the billing cycle and the end of the billing cycle, Account A may have purchased an 20 additional nine-teen overdraft protection services, for a total of twenty, at a price of \$2.00 each. Thus, the accounts in the pricing relationship at the end of the billing cycle (Accounts A, B, C, and D) purchased a total of one hundred and ten overdraft protection services (twenty by Account A, twenty by Account B, thirty by Account C, and forty by Account D).

At step 206, the data processing system calculates an end-of-billing cycle price for the billable service instances purchased during the billing cycle from the associated price table based on the end-of-billing cycle count. Continuing the above example, the data processing system determines from the price table that at a volume of one hundred and ten overdraft protection services, all the overdraft protection instances purchased by the 30 accounts in the pricing relationship should be charged \$1.00 each. Thus, the one hundred and ten overdraft protection instances is priced at a total of \$110.00.

At step 208, the data processing system modifies the price apportioned to the billable service based on the end-of-billing cycle price. The data processing system

calculates the variance between the real-time price quoted and charged for each billable service instance and the end-of-billing cycle price for the billable service instance.

Continuing the above example, the data processing system determines that Account A was charged a total price of \$40.00 (\$2.00 for each overdraft protection service) for the

5 twenty overdraft protection service instances purchased during the billing cycle. The data processing system calculates the end-of-billing cycle price for the twenty overdraft protection service instances purchased by Account A to be \$20.00 (\$1.00 for each overdraft protection service). Thus, there is a variance of \$20.00 for the twenty overdraft protections service instances purchased by Account A.

10 The data processing system calculates the variance for the remaining billable services and ends at step 210. In one embodiment, the data processing system generates a report to the FSC to report the end-of-billing cycle pricing. The report may include the calculated variances for each billable service, financial transaction, account, billing entity, etc. Thus, the data processing system efficiently adjusts to and incorporated changes to 15 the billing parameters that occur during a billing cycle.

In one embodiment, a price variance may result from a change to an allocation of an account to a different department or market segment. This may result in a change to one or more applicable price tables for a billable service. The change the applicable price tables may affect the volume discount calculation and any applicable exception pricing 20 calculation. Implementation of exception pricing is described in U.S. Pat. No. 6,052,672.

As described herein, the present invention in at least one embodiment facilitates a real-time pricing of a financial transaction during a billing cycle that accounts for applicable volume discounts. One embodiment of the present invention provides a data 25 processing system that receives and processes a request to provide a real-time price quote for a financial transaction. The data processing system maintains a record of the billable service instances purchased during the billing cycle, and is able to account for applicable volume discounts in calculating a real-time price quote for the financial transaction at any instance in time during the billing cycle.

30 In at least one embodiment, the data processing system maintains a record of one or more pricing relationships. A pricing relationship may include one or more accounts, one or more services, or a combination of one or more accounts and services. The data processing system maintains a record of the billable service instances purchased by the

accounts in an applicable pricing relationship, and is able to account for the applicable volume discounts resulting from the pricing relationship in calculating a real-time price quote for the financial transaction during the billing cycle.

In at least one embodiment, the data processing system performs an end-of-billing period price calculation to identify variances to the real-time price quotes generated during the billing cycle. The calculated variances are reported to the FSC as discounts or adjustments to the price of the financial transactions. The data processing system permits changes to be made during a billing cycle, and the changes are reflected in the previously calculated and quoted real-time prices.

This invention may be provided in other specific forms and embodiments without departing from the essential characteristics as described herein. The embodiments described above are to be considered in all aspects as illustrative only and not restrictive in any manner. The following claims rather than the foregoing description indicate the scope of the invention.

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